## REMARKS

Favorable reconsideration of the above-identified application, as presently amended, is respectfully requested. Claims 1, 12, and 13 have been amended to further define the term "master account table" and "member table" originally recited in these claims. The terms "master account table" and "member table" are to be interpreted by the PTO in a manner "applying the broadest reasonable meaning of the words in their ordinary usage as they would be understood by one of ordinary skill in the art, taking into account whatever enlightenment by way of definitions or otherwise that may be afforded by the written description contained in applicant's specification." (Emphasis added). See MPEP §2111. Therefore, although the terms "master account table" and "member table" are defined in the specification at page 24, lines 22-24, page 25, lines 13-14, and the table spanning pages 35-37 and 40-43 of the present application, Applicants have included the features of these terms in order to alleviate any confusion. As such, Applicants submit that the amendments to claims 1, 12, and 13 should not change or clarify material that requires further search and/or consideration by the Examiner.

Claims 1-11 stand rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 5,832,447 to Rieker et al ("Rieker") and U.S. Patent No. 6,067,522 to Warady et al ("Warady"). Claims 12-20 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Rieker, Warady, and U.S. Patent No. 6,263,330 to Bessette ("Bessette").

Claim 1, as amended, includes the feature of "a master account table including account setup information *for at least one of utilization and login actions* for said web-based managed care transaction system." (Emphasis added). Support for this amendment may be found, for example, at page 24, lines 22-24 and the table spanning pages 35-37 of the present application.

The Office Action asserts that "the capture process [of Rieker is interpreted] to be a form of master account table." However, the capture process of Rieker relates to capturing data entered on a form such as that shown in Figures 10A-10B, see col. 8, lines 3-7 of Rieker. The form of Figures 10A-10B includes *information relating to a patient's name, address, employer, birthdate, etc.* The form of Figures 10A-10B is "an illustration of an exemplary admissions form," see col. 5, lines 18-20 of Rieker, and therefore does not assist in the utilization or login actions for a web-based managed care transaction system. Applicants submit that the master account table as recited in amended claim 1 is not analogous to the capture process of Rieker.

Furthermore, claim 1 also includes the feature of "a member table including *identity* information for at least one member." (Emphasis added). Support for this amendment may be found, for example, at page 25, lines 13-14 and the table spanning pages 40-43 of the present application. The Office Action states that "Rieker does not specifically disclose a member table. [however] Warady suggests a member table which the Examiner interprets to be an employee status table." Applicants submit that the member table of amended claim 1 is not analogous to the employee status table of Warady. The member table of claim 1, as amended, includes identity information for at least one member, whereas the employee status table of Warady gives the status of each employee such as active, terminated, disabled, etc. See col. 6, lines 54-61. Applicants submit that the identity information of the member table is not similar to the status of an employee. As such, Applicants request that the §103 rejection of claim 1 be withdrawn.

Claims 2-11 are either directly or indirectly dependent from independent claim 1 and should not be rendered obvious for at least the same reasons as stated above with respect to claim 1. As such, Applicants request that the §103 rejection of claims 2-11 be withdrawn.

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Claim 12 has been amended in a manner similar to that of amended claim 1. Applicants submit that Rieker does not teach a master account table as set forth above. In addition, Applicants submit that Warady does not teach a member table as also set forth above. Furthermore, Bessette does not remedy the deficiencies of Rieker and Warady in that Bessette also does not teach or suggest a master account table or a member table. Applicants therefore request that the §103 rejection of claim 12 be withdrawn.

Claim 13 has been amended to include the feature of a "database including a master account table for retaining account setup information for at least one of utilization and login actions for said web-based managed care transaction system, and a member table including identity information for at least one member." Applicants submit that the master account table and member table as recited in amended claim 13 are not taught or suggested by Rieker or Warady, as shown above with respect to claims 1 and 12. Bessette also does not teach the master account table and member table and therefore, Applicants request that the §103 rejection of claim 13 be withdrawn.

Claims 14-20 are either directly or indirectly dependent from claim 13 and should not be taught or suggested for at least the same reasons as stated above. As such, Applicants request that the §103 rejection of claims 14-20 be withdrawn.

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In view of the foregoing, Applicant respectfully requests the thorough reconsideration of this application and earnestly solicits an early notice of allowance.

Respectfully submitted,

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